



Noah's Ark: A First Person Account

Full Mitigation Best Practice Story

Cowlitz County, Washington

Woodland, WA - "On February 8, 1996, my family and I faced the most difficult challenge of our lives. We were forced to leave our home because of water rising from the Columbia and Lewis Rivers. Water was entering through our front door. What followed was five days of 5 feet of water in our home. Almost everything was destroyed. This was a bit of a shock as we do not live on either river. However, we do live in the floodplain, which by the way never floods (or so we were told). We carried structure but not content insurance so as we sat in our tiny, 20 foot borrowed trailer, and I tried to figure out what to do.



"We were given a lot of literature from government agencies and I, through my tears, read and highlighted everything. I went to meetings and asked questions of city officials, who were no help at all. Finally, someone shoved a video tape in my hands just to shut me up and make me go away. The video tape was "Mitigation Success Stories in the State of Washington," a video jointly developed by FEMA Region X and Washington State agencies, including the State Emergency Management Division and Department of Ecology.

"For the first time in weeks, I felt there was hope. You see, everyone just said rebuild the house, don't worry; it [flooding] will never happen again. But no one could assure me it wouldn't happen again. So, armed with my video and moving on very shaky ground, I insisted we explore the possibility of raising the house on its foundation. My husband thought I was crazy, and so did every other lending institution in the area.

"I started with the insurance settlement and used it to raise the house on its foundation. After that, things got a little scary as I had no idea how we were going to complete the project. We purchased a 5th-wheel travel trailer and moved it onto the site just to keep our sanity. If it hadn't been for the Small Business Administration and the generosity of my husband's Credit Union we might still be in that travel trailer. However, we had help from a lot of other people. The Christmas of 1998 marks our second year in this home that is 8 feet on the foundation and 4 feet above the flood plain. I must also mention how grateful I am to the wonderful contractor whom I hired to complete the work, Darryl Manue of Woodland Homeworks. When the rest said that's impossible, stupid, and why would you want to spend that much money, Darryl said yes, it can be done. Our home went from a simple 3 bedroom, 2 bath, 2,000 square foot home to a 4 bedroom, 3 bath, 2,400 square foot home with many features required to meet flood code and a few tricks of our own.

"There is so much more to this story. We are one of two families in this town to raise our house on the foundation. There is so much denial in this area. We have not faced major flooding since 1996, however the Lewis River jumped to flood stage today and the weather box we have lets us know about flood warnings and watches on a regular basis. I don't ever remember having to worry about flooding and now it seems to be with us all the time. Our flood insurance has been reduced to \$300 for three years."

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region X**

State: **Washington**

County: **Cowlitz County**

City/Community: **Woodland**

Key Activity/Project Information

Sector: **Private**
Hazard Type: **Flooding**
Activity/Project Type: **Elevation, Structural**
Activity/Project Start Date: **05/1996**
Activity/Project End Date: **12/1996**
Funding Source: **Homeowner**
Funding Recipient: **Property Owner - Residential**
Funding Recipient Name: **Homeowners**

Activity/Project Economic Analysis

Cost: **\$140,000.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1100 , 02/09/1996**
Value Tested By Disaster? **No**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: **<http://www.floodsmart.gov/>**
Reference URL 2: **<http://emd.wa.gov/>**

Main Points

- After their home was destroyed, the homeowner used the insurance settlement to raise their home 4 feet above the floodplain.
- The Homeowners received the idea after watching FEMA Region X's video "Mitigation Success Stories in the State of Washington."
- The home went from a simple 3 bedroom, 2 bath, 2,000 square foot home to a 4 bedroom, 3 bath, 2,400 square foot home with many features required to meet flood code.